

**Information to identify the case:**

Debtor 1	<b>Thelma O. Fireall-Shepperson</b>	Social Security number or ITIN xxx-xx-7638
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
	First Name    Middle Name    Last Name	EIN _____
United States Bankruptcy Court    District of New Jersey		
Case number: <b>17-34136-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Thelma O. Fireall-Shepperson

3/2/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Thelma O. Fireall-Shepperson  
 Debtor

Case No. 17-34136-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 32

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db 517203541	+Thelma O. Fireall-Shepperson, 203 Patterson Avenue, Egg Harbor Township, NJ 08234-9327
517203546	+Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
	++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253
517203548	(address filed with court: Fifth Third Bank, 5050 Kingsley DRMD, Cincinnati, OH 45263)
517203554	+Home Depot, PO Box 9001010, Louisville, KY 40290-1010
517203560	+Selip & Stylianou, LLC, PO Box 0914, Paramus, NJ 07653-0914
517203561	+Tenaglia & Hunt, 395 West Passaic Street, Rochelle Park, NJ 07662-3016
	+Zwicker and Associates, 800 Federal Street, Andover, MA 01810-1067

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2018 23:34:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 02 2018 23:34:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517203534	+E-mail/Text: mary.stewart@abcofcu.org Mar 02 2018 23:35:15 ABCO FCU, PO Box 247, Rancocas, NJ 08073-0247
517203535	+EDI: CHASE.COM Mar 03 2018 03:58:00 Amazon.com, PO Box 15153, Wilmington, DE 19886-5153
517203537	EDI: BANKAMER.COM Mar 03 2018 03:58:00 Bank of America, PO Box 982238, El Paso, TX 79998
517203536	+EDI: BANKAMER.COM Mar 03 2018 03:58:00 Bank of America, PO Box 31785, Tampa, FL 33631-3785
517203538	+EDI: HFC.COM Mar 03 2018 03:58:00 Boscov's, PO Box 4116, Reading, PA 19606-0516
517203539	+EDI: CAPITALONE.COM Mar 03 2018 03:58:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083
517203540	+EDI: CHASE.COM Mar 03 2018 03:58:00 Chase, PO Box 15123, Wilmington, DE 19886-5123
517203542	+EDI: CRFRSTNA.COM Mar 03 2018 03:58:00 Credit First, PO Box 81344, Cleveland, OH 44181-0344
517203543	+EDI: RCSFNBMARIN.COM Mar 03 2018 03:58:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517203545	EDI: DISCOVER.COM Mar 03 2018 03:58:00 Discover, PO Box 15316, Wilmington, DE 19850
517203544	+EDI: NAVIENTFKASMDOE.COM Mar 03 2018 03:58:00 Dept of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
517203547	+EDI: PHINAMERI.COM Mar 03 2018 03:58:00 GM Financial, PO Box 181145, Arlington, TX 76096-1145
517203549	+EDI: RMSC.COM Mar 03 2018 03:58:00 Lowe's, PO Box 960010, Orlando, FL 32896-0010
517203550	+EDI: CBS7AVE Mar 03 2018 03:58:00 Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
517203551	+EDI: RMSC.COM Mar 03 2018 03:58:00 Sam's Club, PO Box 981064, El Paso, TX 79998-1064
517203552	+EDI: RMSC.COM Mar 03 2018 03:58:00 Sam's Club Discover, PO Box 965005, Orlando, FL 32896-5005
517203553	+EDI: SEARS.COM Mar 03 2018 03:58:00 Sears, PO Box 182149, Columbus, OH 43218-2149
517208267	+EDI: RMSC.COM Mar 03 2018 03:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517203555	+EDI: RMSC.COM Mar 03 2018 03:58:00 Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
517203556	+EDI: RMSC.COM Mar 03 2018 03:58:00 Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
517203558	EDI: TDBANKNORTH.COM Mar 03 2018 03:58:00 TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08003
517203559	+EDI: WTRRNBNK.COM Mar 03 2018 03:58:00 TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
517203557	+EDI: WTRRNBNK.COM Mar 03 2018 03:58:00 Target National Bank, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.  
 Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
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Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2018 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Thelma O. Fireall-Shepperson brian@briantomaslaw.com  
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,  
dss@trustesolutions.net  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, as Trustee for  
Towd Point Master Funding Trust 2017-PM15 rsolarz@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5